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JCS905 U.S. PTO

09-26-00

A

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PATENT

Paper No. 1

File: Carr-P2-00

Signed: [Signature]
Peter K. Trzyna (Reg. No. 32,601)
Date: 25 Sept 2000

JCS905 U.S. PTO
09/25/00
09/669196

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : Philip Carragher, and Steven Earl Webster
Serial No. :
Filed :
For : SYSTEM FOR CARD ACTIVITY-BASED
RESIDENTIAL CREDITING
Group Art Unit :
Examiner :

Honorable Commissioner of Patents and Trademarks
Washington, D.C. 20231

TRANSMITTAL LETTER

S I R :

Transmitted herewith for filing in the above-identified patent application is the
following:

1. Original utility patent application of 65 total pages with at least 1 Claim and Abstract;
2. 21 sheets of drawings, Figures 1-21;
3. Verified Statement (Declaration) Claiming Small Entity Status with

signature page(s);

4. Declaration and Power of Attorney with signature page(s); and
5. Information Disclosure Statement, PTO Form 1449 and Cited Art.

The Commissioner is hereby authorized to charge any fees associated with the
above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

Date: 25 Sept 2000

[Signature]
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